

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on July 7, 2005, Craig Painter executed and delivered to John P. Roberts as Trustee for Residential Loan Centers of America, a certain Deed of Trust securing a Promissory Note in the principal sum of \$67,745.00 payable to the order of Residential Loan Centers of America; said Deed of Trust is recorded in Book 2266, Page 432 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust; and

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc.

the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee and appoint and constitute Kenneth E., Stockton as Substitute Trustee in said Deed of Trust who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc.

has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 26<sup>th</sup> day of January, 2008.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: [Signature]

Title: V.P.

By: [Signature]

Title: V.P.

STATE OF Colorado  
COUNTY OF Douglas

ss. ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 26<sup>th</sup> day of January, 2008, within my jurisdiction, the within named Stephen Leibel and Stephen Leibel respectively, of Mortgage Electronic Registration Systems, Inc.

and that for and on behalf of the said entity as its V.P. and V.P., respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 26<sup>th</sup> day of January, 2008.

My Commission Expires: 5/9/08

[Signature]  
NOTARY PUBLIC

Stockton

Craig Painter

DHGW No. 42163G-1

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.

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Little Rock, Arkansas 72205

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